



:HOFRPH WR RXU QHZVOHWWHU IRU UHFHQW JUDGXDW HV DQG HDUO\ FDU  
VWRULHV DQG UHOHYDQW LQIRUPDWLRQ RQ FDUHHU GHYHORSPHQW EH

\$QQRXQFLQJ WKH <RUN 8 \$OXPQL \$ZDUGV UHFLSLHQWV  
&RQJUDWXODWLRQV WR WKLV \HDU V <RUN 8 \$OXPQL \$ZDUG UHFLSLHQWV  
3K' ¶ &KULVWRSKHU +RXVH %)\$ ¶ 3DPHOD 2KDVKL %6F +RQV ¶ D  
0HQJHVKD %)\$ ¶ 7KH DZDUGV FHOHEUDWH DOXPQL ZKR H[HPSOLI\ <RUN  
PDGH VLJQLILFDQW FRQWULEXWLRQV WR WKHLU ILHOGV DQG KDYH FKDQJH  
EHWM~~B~~UQ PRUH DERXW WKH ZD\V WKH\ DUH FUHDWLQJ SRVLWLYH FKDQJH

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\$/801, 352\*5\$06

1RPLQDWHD 7RS  
&KDQJHPDNHU 8QGHU  
<RUN V \RXQJ DOXPQL DUH LQVSLULQJ  
SRVLWLYH FKDQJH DURXQG WKH ZRUOG 'R  
\RX NQRZ D <RUN DOXP ZKR LV PDNLQJ D  
PHDQLQJIXO GLIIHUHQFH LQ WKHLU  
FRPPXQLW\":H ZDQW WR KH DU IURP \RX  
1RPLQDWLRQV DUH GXH 2FW

\$/801, 6327/, \*+7

\$OXPQL 3URILOH 7LIIDQ\ 5LFKDUGV %6F ¶  
:KHQ WKH &29,' YDFFLQH VWDUWHG  
UROOLQJ RXW DFURVV &DQDGD 'U 7LIIDQ\ 5LFKDUGV QRWLFHG YDFFLQH  
PLVLQIRUPDWLRQ DOO RYHU WKH LQWHUQHW ,  
KHU VSDUH WLPH WKH VHFRQG \HDU IDPLO\ PHGLFLQH UHVLGHQW ZDV RQOLQH KHOSLQJ W  
DOOHYLDWH IHDUV DQG HGXFDW H SHR SOH DERXW WKH~~5ND6FWQH IXOO VWRU\~~



\$/801, %(1(),76

6DYH RQ IXUQLWXU\$ORUH 1LDJDUD <RDONO PHUFKDQGLVH  
5HGHRUDWLQJ" )XWQRYKLUQWIDH EHDXDWA VRIXU <RUN 8 SULGH RQ  
QHZ KRPH" <RUN DQDWD )DOOV ZLIRKUDVOXPHQYLH \$OXPQL JHW D  
KDYH VSHFLDO DFRZHQHGWRXHHQ 7RXU 1GLDWFRUXDQW RQ DOO <RUN  
SUHIHUUHG SULFLQDQ 7RXUV 6HHEVREBHRG PHUFKDQGLVH IURP  
IXUQLWXUH DQG DISSQDIDQFMVPRVW WRXIXORDUN 8QLYHUVLW\\  
IURP 7KH %ULFN 8DRMPWHDFTMDQV DWWDRNVWRUH ZHEVLWH  
'LYLVLRQ GLVFRXQW /HDUQ/HDRWQH PRUH  
/HDUQ PRUH

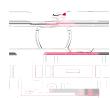
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\$/801, (9(176



6HSW

S B \$(ZXG H 6HULHV \_ <RXQJ \$OXPQL 6SHHG



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+DYH D FUDYLQJ IRU UHZDUGV" :LWK WKH 0%1\$ 5HZDUGVŠ 0DVWHUFUDUGŠ  
FRXOG JHW WKH IOH[LELOLW\ WR HDUQ DQG UHGHP SRLQWV IRU ZKDW \R  
**/HDUQ PRUH**

7KH 7RURQWR 'RPLQLRQ %DQN LV WKH LVVXHU RI WKLV FUHGLW FDUG 0%1\$ LV D GLYLVLRQ R

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\$OX PQL )U **I&HQQWD FV\ UBLVYDF\ 3BQVKEVFU&BRPXQLFDWL RQV 3UHIHUhQFHV**  
<RUN 8QLYHUVLW\ \$OX PQL (QJDJPHQW  
.HHOH 6WUHHW